

**CENTRAL VIRGINIA BANKSHARES, INC.**

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 1140677	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$408	\$395	-3.3%		
Loans	\$263	\$225	-14.7%		
Construction & development	\$51	\$43	-16.1%		
Closed-end 1-4 family residential	\$64	\$64	0.9%		
Home equity	\$22	\$25	14.1%		
Credit card	\$1	\$1	-3.1%		
Other consumer	\$6	\$1	-89.1%		
Commercial & Industrial	\$56	\$23	-57.9%		
Commercial real estate	\$63	\$62	-0.9%		
Unused commitments	\$50	\$42	-15.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$29	\$52	78.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$81	\$48	-40.7%		
Cash & balances due	\$7	\$7	-1.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$393	\$378	-3.8%		
Deposits	\$347	\$333	-3.8%		
Total other borrowings	\$43	\$41	-3.7%		
FHLB advances	\$40	\$40	0.0%		
Equity					
Equity capital at quarter end	\$16	\$17	9.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	4.9%	5.4%	--		
Tier 1 risk based capital ratio	6.9%	8.5%	--		
Total risk based capital ratio	8.2%	9.8%	--		
Return on equity <sup>1</sup>	-43.7%	4.2%	--		
Return on assets <sup>1</sup>	-1.9%	0.2%	--		
Net interest margin <sup>1</sup>	3.0%	3.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	34.0%	38.4%	--		
Loss provision to net charge-offs (qtr)	100.9%	46.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	3.9%	1.9%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	39.1%	29.9%	4.6%	1.7%	--
Closed-end 1-4 family residential	11.0%	8.1%	0.1%	0.0%	--
Home equity	1.2%	1.3%	0.2%	0.4%	--
Credit card	0.0%	1.9%	1.7%	0.1%	--
Other consumer	0.3%	39.4%	0.6%	0.8%	--
Commercial & Industrial	3.1%	17.0%	0.0%	0.7%	--
Commercial real estate	3.2%	2.6%	0.0%	0.0%	--
Total loans	11.8%	10.8%	1.0%	0.5%	